

United States Bankruptcy Court
Middle District of Pennsylvania

In re:
Natasha Marie Miller
Debtor

Case No. 18-00139-HWV
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0314-1
Date Rcvd: Mar 10, 2022

User: AutoDocket
Form ID: pdf010

Page 1 of 3
Total Noticed: 40

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
++	Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. § 342(f)/Fed. R. Bank. P. 2002(g)(4).
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Mar 12, 2022:

Recip ID	Recipient Name and Address
db	+ Natasha Marie Miller, 1630 Matthew Dr, York, PA 17404-8613
cr	+ Bennett Run HOA, c/o Austin Law Firm LLC, 226 E. Market St., York, PA 17403-2001
cr	+ Carmax Auto Finance, c/o Morton & Craig LLC, 110 Marter Avenue, Suite 301, Moorestown, NJ 08057-3124
5242771	+ Bennett Run Homeowners Association, c/o Austin Law Firm LLC, 226 E. Market St., York, PA 17403-2001
5011788	+ Carmax Auto Finance, 12800 Tuckahoe Creek Pkwy, Richmond, VA 23238-1124
5011789	+ Carmax Auto Finance, 225 Chastain Meadows Ct, Kennesaw, GA 30144-5897
5011790	+ Dept Of Ed/Navient, 123 Justison Street 3rd Floor, Wilmington, DE 19801-5360
5354247	++ KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161 address filed with court., KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
5354248	++ KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161 address filed with court., KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
5011786	+ Miller Natasha Marie, 1630 Matthew Dr, York, PA 17404-8613
5187120	+ Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
5187121	+ Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC D/B/A Mr Cooper 75261-9096 ATTN: Bankruptcy Dept
5011795	+ Navient, 123 Justison Street 3rd Floor, Wilmington, DE 19801-5363
5021134	+ Navient Solutions, LLC on behalf of, NJHEAA, PO BOX 548, Trenton, NJ 08625-0548
5021258	+ PHEAA, PO Box 8147, Harrisburg PA 17105-8147
5011800	+ PHEAA, Po Box 61047, Harrisburg, PA 17106-1047
5011799	+ PHEAA, Po Box 61017, Harrisburg, PA 17106-1017
5011797	+ Pacific Union Financial, 1603 LBJ Fwy Ste 500, Farmers Branch, TX 75234-6071
5011798	Penn Waste, Inc., PO Box 3066, York, PA 17402-0066

TOTAL: 19

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
cr	Email/Text: ECMCBKNotices@ecmc.org	Mar 10 2022 18:40:00	ECMC, ECMC, PO Box 16408, St. Paul, MN 55116-0408
cr	Email/PDF: resurgentbknofications@resurgent.com	Mar 10 2022 18:45:50	LVNV Funding, LLC, c/o Resurgent Capital Services, P.O. Box 10587, Greenville, SC 29603-0587
5011791	+ Email/PDF: pa_dc_ed@navient.com	Mar 10 2022 18:45:49	Dept Of Ed/Navient, PO Box 9635, Wilkes Barre, PA 18773-9635
5011790	+ Email/PDF: pa_dc_claims@navient.com	Mar 10 2022 18:45:57	Dept Of Ed/Navient, 123 Justison Street 3rd Floor, Wilmington, DE 19801-5360
5036405	Email/Text: G06041@att.com	Mar 10 2022 18:40:00	Directv, LLC, by American InfoSource LP as agent, PO Box 5008, Carol Stream, IL 60197-5008
5016440	+ Email/Text: vlazo@dyckoneal.com	Mar 10 2022 18:40:00	Dyck-O'Neal, Inc., P.O. Box 601549, Dallas, TX 75360-1549

5103920	Email/Text: ECMCBKNotices@ecmc.org	Mar 10 2022 18:40:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5103921	Email/Text: ECMCBKNotices@ecmc.org	Mar 10 2022 18:40:00	ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408, ECMC, PO BOX 16408, ST. PAUL, MN 55116-0408
5011792	+ Email/Text: bknotice@ercbpo.com	Mar 10 2022 18:40:00	ERC, Po Box 57547, Jacksonville, FL 32241-7547
5354247	Email/Text: legaldivision@kheaa.com	Mar 10 2022 18:40:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
5354248	Email/Text: legaldivision@kheaa.com	Mar 10 2022 18:40:00	KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798, KHEAA, P.O. BOX 798, FRANKFORT KY 40602-0798
5037724	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2022 18:45:50	LVNV Funding, LLC its successors and assigns as, assignee of CVF Consumer Acquisition, Company, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5037723	Email/PDF: resurgentbknotifications@resurgent.com	Mar 10 2022 18:45:50	LVNV Funding, LLC its successors and assigns as, assignee of Arrow Financial Services,, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
5011793	+ Email/Text: MDSBankruptcies@meddatsys.com	Mar 10 2022 18:40:00	Medical Data Systems Inc, 645 Walnut St Ste 5, Gadsden, AL 35901-4173
5011794	+ Email/Text: MDSBankruptcies@meddatsys.com	Mar 10 2022 18:40:00	Medical Data Systems Inc, 2001 9th Ave Ste 312, Vero Beach, FL 32960-6413
5187121	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2022 18:40:00	Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9741, Nationstar Mortgage LLC D/B/A Mr Cooper 75261-9096, ATTN: Bankruptcy Dept
5187120	+ Email/Text: nsm_bk_notices@mrcooper.com	Mar 10 2022 18:40:00	Nationstar Mortgage LLC D/B/A Mr Cooper, ATTN: Bankruptcy Dept, PO Box 619096, Dallas, TX 75261-9096
5011796	+ Email/PDF: pa_dc_claims@navient.com	Mar 10 2022 18:45:57	Navient, Po Box 9500, Wilkes Barre, PA 18773-9500
5034371	Email/PDF: pa_dc_ed@navient.com	Mar 10 2022 18:45:58	Navient Solutions, LLC on behalf of, Department of Education Loan Services, PO BOX 9635, Wilkes-Barre, PA 18773-9635
5027062	+ Email/PDF: rmscedi@recoverycorp.com	Mar 10 2022 18:45:54	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
5039392	Email/Text: bnc-quantum@quantum3group.com	Mar 10 2022 18:40:00	Quantum3 Group LLC as agent for, Cascade Capital LLC Series B, PO Box 788, Kirkland, WA 98083-0788
5011801	+ Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 10 2022 18:45:59	Regional Acceptance Corp, 1424 E Fire Tower Rd, Greenville, NC 27858-4105
5013970	Email/PDF: RACBANKRUPTCY@BBANDT.COM	Mar 10 2022 18:45:59	Regional Acceptance Corporation, PO Box 1847, Wilson, NC 27894-1847
5079085	Email/Text: EDBKNotices@ecmc.org	Mar 10 2022 18:40:00	US Department of Education, PO BOX 16448, St. Paul, MN 55116-0448
5035370	Email/PDF: ebn_ais@aisinfo.com	Mar 10 2022 18:45:54	Verizon, by American InfoSource LP as agent, PO Box 248838, Oklahoma City, OK 73124-8838
5011802	+ Email/Text: wfmelectronicbankruptcyntifications@verizonwireless.com	Mar 10 2022 18:40:00	Verizon Wireless, Po Box 26055, Minneapolis, MN 55426-0055

TOTAL: 26

BYPASSED RECIPIENTS

District/off: 0314-1
Date Rcvd: Mar 10, 2022

User: AutoDocke
Form ID: pdf010

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Total Noticed: 40

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
cr	*P++	KHEAA, ATTN MILES F JUSTICE, 100 AIRPORT RD, FRANKFORT KY 40601-6161, address filed with court:, KHEAA, PO BOX 798, FRANKFORT, KY 40602-0798
cr	*+	PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
cr	*+	US Department of Education, PO Box 16448, St. Paul, MN 55116-0448
5011787	##+	DeArmond & Associates of York LLC, 18 S George St Ste 610, York, PA 17401-1173
5026631	##+	Pacific Union Financial, LLC, 7880 Bent Branch Drive #100, Irving, Texas 75063-6046

TOTAL: 0 Undeliverable, 3 Duplicate, 2 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Mar 12, 2022

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on March 10, 2022 at the address(es) listed below:

Name	Email Address
Ashlee Crane Fogle	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER afogle@rascrane.com
Charles G. Wohlrab	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER cwohrlab@raslg.com
Jack N Zaharopoulos (Trustee)	TWecf@pamd13trustee.com
James Warmbrodt	on behalf of Creditor Pacific Union Financial LLC bkgroup@kmlawgroup.com
Keith B DeArmond	on behalf of Debtor 1 Natasha Marie Miller general.dearmondlaw@gmail.com G10924@notify.cincompass.com
Rebecca Ann Solarz	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER bkgroup@kmlawgroup.com
Sara A. Austin	on behalf of Creditor Bennett Run HOA saa2@austinlawllc.com jhughes@austinlawllc.com;r64954@notify.bestcase.com
Sindi Mncina	on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER smncina@raslg.com
United States Trustee	ustpregion03.ha.ecf@usdoj.gov
William E. Craig	on behalf of Creditor Carmax Auto Finance c/o Morton & Craig LLC ecfmail@mortoncraig.com, mortoncraigecef@gmail.com

TOTAL: 10

**UNITED STATES BANKRUPTCY COURT
MIDDLE DISTRICT OF PENNSYLVANIA**

IN RE:

NATASHA MILLER
DEBTOR(S)

CHAPTER 13
CASE NO.: 1:18-bk-00139-HWV
MOTION TO SELL REAL
ESTATE FREE AND CLEAR OF LIENS

VS.

JACK N. ZAHAROPOULOS, TRUSTEE
ALL CREDITORS/PARTIES IN INTEREST
RESPONDENTS

ORDER

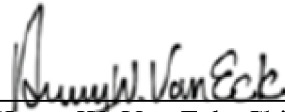
Upon consideration of the Motion to Sell Real Estate Free and Clear of Liens filed by the Debtor, Natasha Miller, the Motion is granted and the sale of Debtors' property, located at 1630 Matthew Drive, York, PA 17404 may proceed in accordance with the terms of the Agreement of Sale attached as an Exhibit to the Motion of Debtor with the proceeds to be distributed in the following amounts and order:

- a. Customary costs involved in the sale transaction, including but not limited to, any state and/or local transfer tax, and delinquent real estate taxes.
- b. Mortgage – Nationstar Mortgage LLC d/b/a Mr. Cooper's lien shall be paid in full subject to a proper and accurate payoff at the time of closing, which shall occur in a reasonable time frame. The lien will otherwise remain on the property unless paid in full.
- c. Document Preparation \$335.00 – Natasha Miller to Real Broker LLC.
- d. Notary Fees \$50.00 – Natasha Miller to Real Broker LLC.
- e. Brokerage Commission \$10,194.00 – Natasha Miller to Real Broker LLC.
- f. Brokerage Fee \$495.00 – Natasha Miller to Real Broker LLC.

From debtors's net proceeds, the funds shall be distributd as follows:

- g. attorney fee of \$2,000.00 to Keith B. DeArmond, Esquire;
- h. to the Debtors the extent of any claimed and allowed exemption; (\$13,626.20)
- i. to the Trustee to provide funding to the confirmed plan; and,
- j. any remaining proceeds to the debtors.

By the Court,

A handwritten signature in dark ink, appearing to read "Henry W. Van Eck", is written over a horizontal line.

Henry W. Van Eck, Chief Bankruptcy Judge
Dated: March 10, 2022